



Ucare

## **The Caregiver Guide**

### **Module 13**

## **The Accessible Home**

### **Leader Guide**

# Module 13

## The Accessible Home

### PURPOSE

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Module 13 will provide an overview of how to make your home accessible, including the benefits and barriers. Caregivers will learn what a home modification is, when and how to make changes to improve accessibility, and what options are available to pay for these changes. Local resources will also be listed to aid caregivers in making needed changes to their home.

### OBJECTIVES

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**After completing this module, participants will be able to:**

1. Describe what a home modification is and when changes should be made.
2. Understand the benefits to making home modifications.
3. Describe minor and major modifications.
4. Identify barriers to making home modifications.
5. Identify resources to make and pay for modifications.
6. Understand and use a home safety checklist.

## SLIDE 1

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### UCare: The Caregiver Guide The Accessible Home

## INTRODUCE

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Introduce yourself and ask each person in the room to do the same and explain their roles.

## NOTE

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Introductions are an excellent time to set the tone of the session. Be relaxed and focused. Remember names.

## TELL

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The handouts are yours to take home. There is room to write on handouts during the session.

## ASK

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What would you like to get out of the session today?

## SLIDE 2

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### **After this workshop you will be able to:**

- Describe what a home modification is and when changes should be made
- Understand the benefits to making home modifications
- Describe minor and major modifications
- Identify barriers to making home modifications
- Identify resources to make and pay for modifications
- Understand and use a home safety checklist

## NOTE

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Refer additional objective requested by participants.

If participants request topics that are covered in other UCare modules, tell them they can request additional training. Point to the list of UCare modules inside the front cover of the Participant Booklet.

## TELL

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In this workshop we will be giving examples of our experiences that may be difficult for some. Remember to respect the confidentiality of group members. What is shared among the group does not leave the room.

During this workshop we will be talking about home modifications - what home modifications are and when changes to a home should be made based on a home safety checklist. We will also discuss benefits and barriers to home modifications. Making changes to a home can be expensive sometimes, so we will also talk about ways to pay for these modifications.

**NOTE:** If you are renting a home, you will need to obtain the written consent of the owner/landlord before making modifications.

## ASK

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What is your definition of a home modification?

## NOTE

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Write ideas on a white board.

## SLIDE 3

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### **Home Modification:**

- Increasing safety for all family members
- Helping a person remain independent

## TELL

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Definition of home modification: Changing aspects of the home so it is accessible to all family members. Home modifications help the person remain independent. Changes to a home should be made when a family member can no longer get around safely or easily. Changes can be made to a home you live in, or are planning to live in, or to a new home you are building.

Assistive technology can also make daily living easier. Assistive technology is the topic of Module 12 where it is discussed in detail.

## SLIDE 4

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### **When do home modifications become necessary?:**

- Accidental injury
- Long term illness or disability
- Recovery from surgery
- Temporary inability or injury

## TELL

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Changes are often made to a home after a family member has been injured in an accident or had a recent surgery. Sometimes a long term illness will make home modifications necessary.

## ASK

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Are there other times when a change needs to be made to a home?

## NOTE

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Write things that the group suggest on the board or flip chart.

## ASK

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What are the benefits to modifying your home?

## NOTE

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Write benefits that the group suggest on the board or flip chart.

## SLIDE 5

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### **Benefits of home modifications:**

- Prevents accidents and injuries
- Enables independence
- Prevent or postpone going to a nursing home
- Increases quality of life
- Saves money
- May avoid disruption of moving

## TELL

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There are many benefits to modifying a home. A person's home will become safer with less likelihood of accident or injury. An accessible home may also help your family member be able to live at home longer. He or she most likely will be happier, healthier, and more independent. If these changes are not made your family member may have to move to a more costly assisted living center or nursing home. By staying in their own home, your family member can avoid the disruption and distress of having to move.

Caregivers have a number of responsibilities and sometimes it is difficult to take the time to think about home modifications and when they might be needed.

## ACTIVITY 1

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Please turn to Page 5 of the Participant Booklet. Let's each spend about five minutes reviewing the Home Safety checklist. The checklist includes these areas:

## SLIDE 6

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### **Home safety checklist:**

- Exterior entrances and exits
- Interior doors, stairs, and halls
- Bathroom
- Kitchen and laundry
- Living room, dining room and bedrooms
- Smoke alarms, fire extinguishers, and carbon monoxide detectors

## SLIDE 7

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### **Other areas to consider:**

- Telephone
- Storage space
- Windows
- Electrical outlets and controls
- Heat, light, ventilation, security, and water temperature

## TELL

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Check those items on the list that may be potential fall hazards or accessibility issues for your family members? You may also wish to consider concerns that may be emerging in the next few months as your family member's sight deteriorates or they become physically more frail.

## NOTE

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If the group is small, you may want to go through the list as a group and have everyone comment as they identify potential fall hazards or accessibility issues for their family members.

Be sure that each participant has a pencil or a pen. You may wish to bring a few extra ones.





# Home Safety Checklist

Created in partnership with the Administration on Aging

Rebuilding Together  
1536 16<sup>th</sup> Street NW  
Washington, DC 20036  
800-4-REHAB-9

## 1. EXTERIOR ENTRANCES AND EXITS

- ☐ Note condition of walk and drive surface; existence of curb cuts
- ☐ Note handrail condition, right and left sides
- ☐ Note light level for driveway, walk, porch
- ☐ Check door threshold height
- ☐ Note ability to use knob, lock, key, mailbox, peephole, and package shelf
- ☐ Do door and window locks work?

## 2. INTERIOR DOORS, STAIRS, HALLS

- ☐ Note height of door threshold, knob and hinge types; clear width door opening; determine direction that door swings
- ☐ Note presence of floor level changes
- ☐ Note hall width, adequate for walker/wheelchair
- ☐ Determine stair flight run: straight or curved
- ☐ Note stair rails: condition, right and left side
- ☐ Examine light level, clutter hazards
- ☐ Note floor surface texture and contrast

## 3. BATHROOM

- ☐ Are basin and tub faucets, shower control and drain plugs manageable?
- ☐ Are hot water pipes covered?
- ☐ Is mirror height appropriate, sit and stand?
- ☐ Note ability to reach shelf above, below basin
- ☐ Can resident step in/out of bath/shower
- ☐ Can resident use bath bench in tub or shower?
- ☐ Note toilet height; ability to reach paper; flush; come from sit to stand posture
- ☐ Is space available for caregiver to assist?

## 4. KITCHEN

- ☐ Note overall light level, task lighting
- ☐ Note sink and counter heights
- ☐ Note wall and floor storage shelf heights
- ☐ Are undersink hot water pipes covered?
- ☐ Is there under counter knee space?
- ☐ Is there a nearby surface to rest hot foods on When removed from oven?
- ☐ Note stove control location (rear or front)

## 5. LIVING, DINING, BEDROOM

- ☐ Chair, sofa, bed heights allow sitting or standing?
- ☐ Do rugs have non-slip pad or rug tape?

- ☐ Chair available with arm rests?
- ☐ Able to turn on light, radio, TV, place a phone call from bed, chair, and sofa?

## 6. LAUNDRY

- ☐ Able to hand-wash and hang clothes to dry?
- ☐ Able to access automatic washer/dryer?

## 7. TELEPHONE AND DOOR

- ☐ Phone jack location near bed, sofa, chair?
- ☐ Able to get phone, dial, hear caller?
- ☐ Able to identify visitors, hear doorbell?
- ☐ Able to reach and empty mailbox?
- ☐ Wears neck/wrist device to obtain emergency help?

## 8. STORAGE SPACE

- ☐ Able to reach closet rods and hooks, open bureau drawers?
- ☐ Is there a light inside the closet?

## 9. WINDOWS

- ☐ Opening mechanism at 42 inches from floor?
- ☐ Lock accessible, easy to operate?
- ☐ Sill height above floor level?

## 10. ELECTRIC OUTLETS AND CONTROLS

- ☐ Sufficient outlets?
- ☐ Outlet height, wall locations
- ☐ Low vision/sound warnings available?
- ☐ Extension cord hazard?

## 11. HEAT, LIGHT, VENTILATION, SECURITY, CARBON MONOXIDE, WATER TEMP CONTROL

- ☐ Are there smoke/CO detectors and a fire extinguisher?
- ☐ Thermometer displays easily readable?
- ☐ Accessible environmental controls?
- ☐ Pressure balance valve available?
- ☐ Note rooms where poor light level exists
- ☐ Able to open windows; slide patio doors?
- ☐ Able to open drapes or curtains?

## COMMENTS:

[www.rebuildingtogether.org](http://www.rebuildingtogether.org)

## ASK

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Were there items on the list that you hadn't considered before?  
What were they?

## ACTIVITY 2

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Turn to page 6 in your Participant Booklet to the Help Prevent Falls. On this list you will see possible strategies to improve accessibility. Review the checklist and mark at least five items that are desired improvements to the care recipient's home. You may also wish to consider changes that may be needed in the next few months as a family member's sight deteriorates or he or she becomes physically more frail.

## NOTE

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If the group is small, you may want to go through the list as a group and have group members comment as they identify potential strategies for specific home modifications.

### 1. EXTERIOR ENTRANCES AND EXITS

- ☐ Increase lighting at entry area
- ☐ Install stair rails on both sides
- ☐ Install door lever handles; double-bolt lock
- ☐ Install beveled, no step, no trip threshold
- ☐ Remove screen or storm door if needed
- ☐ Create surface to place packages when opening door
- ☐ Install peephole on exterior door
- ☐ Repair holes, uneven joints on walkway
- ☐ Provide non-slip finish to walkway surface
- ☐ Add ramp

### 2. INTERIOR DOORS, HALLS, STAIRS

- ☐ Create clear pathways between rooms
- ☐ Apply color contrast or texture change at top and bottom stair edges
- ☐ Install door lever handle
- ☐ Install swing-clear hinges to widen doorway. minimum width: 32 inches
- ☐ Install beveled thresholds (max 1/2 inch)
- ☐ Replace or add non-slip surface on steps
- ☐ Repair or install stair handrails on both sides

### 3. BATHROOM

- ☐ Install swing-clear hinges to widen doorway. minimum width: 32 inches
- ☐ Install secure wall reinforcement and place grab bars at toilet, bath and shower
- ☐ Install adjustable-height shower head
- ☐ Install non-slip strips in bath/shower
- ☐ Secure floor bathmat with non-slip, double-sided rug tape
- ☐ Elevate toilet height by adding portable seat or raising toilet base on a pedestal
- ☐ Adapt flush handle or install flush sensor
- ☐ Adapt or relocate toilet paper dispenser
- ☐ Round counter corners to provide safety
- ☐ Insulate hot water pipes if exposed
- ☐ Create sitting knee clearance at basin by removing vanity door and shelves underneath
- ☐ Install mirror for sitting or standing view
- ☐ Install good-quality non-glare lighting
- ☐ Install shower with no threshold if bathing abilities are severely limited

### 4. KITCHEN

- ☐ Increase task lighting at sink, stove, etc.
- ☐ Install D-type cupboard door handles
- ☐ Install adjustable shelving to increase access to upper cabinets
- ☐ Increase access to under counter storage space by installing pull-out units
- ☐ Insulate hot water pipes if exposed
- ☐ Install hot-proof surface near oven
- ☐ Install switches and outlets at front of counter
- ☐ Install pressure-balanced, temperature-regulated, lever faucets

- ☐ Create sitting knee clearance under work sites by removing doors or shelves
- ☐ Improve color contrast of cabinet and counters surface edges for those with low vision
- ☐ Add tactile and color-contrasted controls for those with low vision

### 5. LIVING, DINING, BEDROOM

- ☐ Widen or clear pathways within each room by rearranging furniture
- ☐ Secure throw and area rug edges with double-sided tape
- ☐ Improve access to and from chairs and beds by inserting risers under furniture legs
- ☐ Use side bed rail or chairs with armrests
- ☐ Install telephone jack near chair or bed
- ☐ Enlarge lamp switch or install touch-control lamp at bedside
- ☐ Install adjustable closet rods, shelving and light source for better storage access
- ☐ Install vertical pole adjacent to chair and sofa
- ☐ Raise furniture to appropriate height using leg extender products
- ☐ Install uniform level floor surfaces using wood, tile or low-pile rugs

### 6. LAUNDRY

- ☐ Build a counter for sorting and folding clothes
- ☐ Adjust clothesline to convenient height
- ☐ Relocate laundry appliances

### 7. TELEPHONE AND DOOR

- ☐ Install phone jacks near bed, sofa, and chair
- ☐ Install peephole at convenient height
- ☐ Install flashing light or sound amplifier to indicate ringing doorbell for those with visual or hearing problems
- ☐ Install mailbox at accessible height

### 8. STORAGE SPACE

- ☐ Install lights inside closet
- ☐ Install adjustable closet rods and shelves
- ☐ Install bi-fold or pocket doors

### 9. WINDOWS

- ☐ Install handles and locks that are easy to grip, placed at appropriate heights

### 10. ELECTRICAL OUTLETS AND CONTROLS

- ☐ Install light fixtures or outlet for lamps
- ☐ Install switches at top and bottom of stairs

### 11. HEAT, AIR, LIGHT, SECURITY, WATER TEMP, CARBON MONOXIDE CONTROLS

- ☐ Install smoke/CO detectors, fire extinguishers
- ☐ Increase residents' access to environmental control systems

## ASK

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What were the top 2 home modifications you checked? Why?

## NOTE

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Encourage discussion and point out common areas. These activities form the basis for the discussion that follows and serve as a frame of reference with relevant examples, etc.

## SLIDE 8

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### **Types of Home Modifications:**

- Minor
- Major

## TELL

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You have identified a number of potential home modifications. Home modifications may be minor or major. A minor change would be adding or changing lighting, or adding grab rails in the bathroom or shower. Changing the direction a refrigerator door swings by loosening and tightening 4 screws may be considered a minor modification. Major changes would be adding a ramp or lift or, lowering counter tops in a kitchen. A major change in a bathroom could be modifying a shower to be wheelchair accessible or separate from the tub.

## ASK

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What are the minor changes that you identified from the last checklist?

## NOTE

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Write additional minor modifications suggested on the board or flip chart.

All home modifications will not be discussed, depending on the interests of those attending the workshop. Participants may not be interested in all those listed, and others may be brought up during group discussion.

One modification may be minor to some and major to another. They are grouped in major and minor categories for discussion only.

## SLIDE 9

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### **Minor Home Modifications:**

- Lighting
- Water Temperature Controls
- Mobility

## TELL

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Minor things that can be modified in the home can include but are not limited to: lighting, water temperature controls, mobility, storage, flooring, rugs, and stairways.

## ASK

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What could you do if the lighting is poor?

## NOTE

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Read the text on the slides.

## TELL

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Follow along in the Participant Booklet beginning on page 8.

## SLIDE 10

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### **Lighting:**

- Change bulbs to the maximum wattage
- Add more fixtures where lighting is poor
- Install motion sensor lights
- Install touch or rocker type switches
- Use night lights especially in areas that will be accessed during the night, like hallways and bathroom
- Lower or add light switches
- Investigate and/or purchase other types of lights/lamps

## SLIDE 11

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### **Water temperature controls:**

- Install devices to control the temperature of the water like anti-scald valves
- Turn the temperature of the hot water heater down so that the water is 120 degrees Fahrenheit or less

## ASK

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What are some things that could be done to make it easier for a family member to get around?

## SLIDE 12

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### **Strategies to enhance mobility and safety:**

- Place electrical cords out of the way so that they are not in the path of travel
- Move furniture so there is a clear pathway
- Ensure chair availability for those who can't walk far
- Remove loose rugs that may cause a fall
- Replace with a non-slip backing rugs
- But, these may still pose a tripping risk

## SLIDE 13

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### **Flooring and stairways:**

- Securely fasten all flooring
- Increase visibility of stairs and uneven floors by using a contrasting color
- Install handrails and make sure stairways are well lit
- It may be necessary to install a non-skid tape to the edge of stairs to prevent slipping
- Low pile carpet or a hard floor covering surface may need to be installed to allow a family member who uses a wheelchair or walker to move around easier

## SLIDE 14

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### **Accessible storage:**

- Move items so that they are easy to reach, placing them no higher than shoulder height or no lower than a person's waist
- Replace drawer and cabinet hardware with handles that are easier to grasp and that don't require twisting or squeezing to open a drawer or cabinet

What could you do to make a doorway accessible?

SLIDE 15

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**Accessible door and doorway:**

- Sometimes to accommodate a wheelchair or a walker, a doorway threshold may need to be lowered or removed to allow easier access for walkers and/or wheelchairs
- To widen a doorway without extensive remodeling a “swing-clear-offset door hinge” can replace existing hinges to add a couple of inches to the doorway. They are designed to swing the door clear of the opening
- You may also remove the door and doorjamb stops to increase the opening size
- Install kick plates on the bottom part of the door to protect the door from the footrests on the wheelchair
- A standard interior door is between 30 to 36 inches. Most wheelchairs and walkers need at least 32 to 34 inches minimum clearance

SLIDE 16

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**Easier transfers:**

- Increase the height of the bed for making transfers and care of a family member easier by putting supports under the legs
- A lift chair can help someone get up out of a chair independently
- Raising couches and chairs with blocks or bricks creates a higher seat that makes getting up and down much easier
- Bath transfer bench for someone who can't step over the edge of a tub



## SLIDE 17

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### **Accessible bathroom and kitchen:**

- Install levered handles on faucets
- Install moveable or hand held shower heads
- Use portable shower chairs
- Place non-skid strips or decals in the shower or tub

## ASK

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What minor changes have you made or are you thinking about making in your home? Has someone you know made minor home modifications? What cost was involved? How long did it take? Did they make the changes themselves?

## TELL

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Let's now discuss major modifications. You can follow along beginning on page 11 in your Participant Booklet.

## ASK

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What would be some major home modification?

## NOTE

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Write suggestions on the board or flip chart.

## SLIDE 18

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### **Major Home Modifications:**

- Widen walkways outside
- Widen entrances and doorways
- Install door openers
- Install ramps or lifts

- Convert an existing room on main floor

## TELL

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**Outside Entries:** Sometimes more extensive changes are needed to enable a family member to be able to get into their home and move around within their home. These include but are not limited to: widening walkways outside, making entrances and doorways wider, installing door openers or installing ramps or lifts.

Walkways and sidewalks outside the home sometimes need to be widened to allow wheelchairs or walkers. Entrances into the home and doorways into the rooms in the home may also need to be widened to accommodate wheelchairs and walkers. This can be done by changing the hinges or removing the door and doorjamb stops (minor), or remodeling or widening the doorway (major). Remember, the minimum doorway width for a wheelchair is generally 32 inches.

**Ramps and lifts:** If stairs are the only way into a house, a ramp or lift may need to be installed. Ramps can be permanent or put in place temporarily. A level space outside and inside each entrance into the home is necessary if a wheelchair will be used in the home. This level space should be at least five feet square.

If the bedroom and bathrooms are not on the ground level floor, a lift may need to be installed on the stairways.

## SLIDE 19

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### **Other Major Home Modifications:**

- Widen hallways
- Move or install light switches
- Remodel kitchens and/or bathrooms
- Add rooms

## TELL

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Some other more extensive changes may need to take place for a person to be able to get around their home. These include but are not limited to: widening hallways, moving or installing light switches, remodeling kitchens and/or bathrooms and adding rooms to the home. You can add a bedroom and bathroom on the ground level floor by remodeling an existing room, or building an addition onto the home, see Participant Booklet page 12-13.

## SLIDE 20

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### **Accessible hallways and entries:**

- If possible, hallways should be widened to four feet. This would be a major change and often times impossible if a hallway wall is a bearing wall
- Swinging a door to the outside will provide more space in a room
- Install an automatic or push button door opener on doors

## SLIDE 21

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### **Accessible bathrooms:**

- A shower may need to have a wider opening with little or no threshold to enable access by a wheelchair user or someone who can't step over the edge of a tub
- Counter tops may need to be lowered
- More space may need to be added around toilets
- Automatic faucets, dryers and soap/shampoo dispensers can be helpful if a person has limited hand usage or little upper body strength

## SLIDE 22

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### **Accessible Kitchen:**

- A lazy-susan or pull-out shelving provide easier access to items
- Counter tops may need to be lowered or adjustable
- Floor cabinets can be modified to allow space for footrest on a wheelchair
- A wall oven may need to be installed

## ASK

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What major changes have you made or are thinking about making to your home? What changes have you seen made in your relatives' or friends' homes? What are the barriers to home modifications?

## SLIDE 23

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### **Barriers to modifying your home:**

- Lack of money
- Large project
- Difficulty of the project

- Lack of knowledge

## TELL

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The lack of money is probably the biggest barrier to modifying your home. Remodeling a bathroom or kitchen is a major project and can be costly and technically difficult. Changing a door knob is easier than adding a walk-in shower or installing a ramp. The easier the project the more likely it will be done. The lack of know-how or skill to do something is also a barrier. One person may know how to install a new light switch or add a ground fault interrupt outlet. Someone else may not know how to do those things. Not knowing how to do something can be a barrier.

## NOTE

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Talk about the barriers that are suggested by the group if they have not already been covered.

## SLIDE 24

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### **Resources to help with home modification:**

- Assist, Inc.
- State Division of Aging and Adult Services
- Local Area Agency on Aging
- Centers for Independent Living
- Elder Care
- Call 211 or 1-888-826-9790 or visit [www.informationandreferral.org](http://www.informationandreferral.org)
- Local home improvement or hardware stores
- Utah Assistive Technology Foundation

There are several organizations and agencies that can help with home modifications. Turn to 16 in the participant booklet. These organizations, including their contact information are listed.

### **ASSIST Inc.**

Assist, Inc. is a non-profit agency in Utah that helps homeowners plan home modifications to accommodate family members with disabilities. Assist, Inc. may visit the home, do an assessment, and give ideas for what modifications might be feasible. The agency also has information, model plans, and drawings that can be used by architects and builders.

218 East 500 South

Salt Lake City, UT 84111

[www.assistutah.org](http://www.assistutah.org)

(801)355-7085

**Utah Division of Aging and Adult Services** administers a wide variety of programs and services which are primarily delivered by a network of 12 Area Agencies on Aging which reach all areas of the state. [www.hsdaas.state.ut.us/](http://www.hsdaas.state.ut.us/). The Utah Association of Area Agencies on Aging (U4A) provides services, advocacy, assistance and answers to the elderly and their caregivers. Your local area agency on aging can help you find information and may have funding available for home modifications. To find your local area Agency on Aging, visit this website, [www.utahagingservices.org](http://www.utahagingservices.org) or call 877-424-4640.

**Elder Care** Locator is a public service of the U.S.

Administration on Aging. The Eldercare Locator connects older

Americans and their caregivers with sources of information on senior services. Elder Care refers callers to local agencies that handle home modifications. [www.eldercare.gov](http://www.eldercare.gov) or call 1-800-677-1116

**Centers for Independent Living (CILs)** CILs are private, nonprofit corporations that provide services to maximize the independence of individuals with disabilities, and the accessibility of the communities they live in. CILs are funded in part by the Department of Education, Rehabilitation Services Administration, to provide several core services which include advocacy, independent living skills training, information and referral, and peer counseling. There are 5 CILs and satellite offices in Utah with information and some limited funding available for home modifications to low income applicants with disabilities.

[www.ilru.org/html/publications/directory/utah.html](http://www.ilru.org/html/publications/directory/utah.html) or call 1-800-473-7530 or 1-800-355-2195.

**The Utah assistive technology foundation** offers low interest loans up to \$7,000 for home modifications. [www.uatp.org](http://www.uatp.org) or call 1-800-524-5152

## **211**

It is free information and referral line to find resources for health, human, and community services. Call 211 or go to [www.informationandreferral.org](http://www.informationandreferral.org)

## ASK

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Would there be any other organizations or agencies that could help?

## NOTE

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Discuss any other suggestions from the group.

## REVIEW

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Home modifications are sometimes necessary to enable someone to remain in their home and to be safe. These changes are sometimes minor and others are more extensive and require a lot of remodeling. There are some barriers but hopefully we have discussed ways to overcome them. Many agencies and organizations can help with making changes in a home. The participant booklet has many resources that can be helpful.

## SLIDE 25

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**Take a Break.**

## NOTE

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Leader should have chosen one of the ‘Take a Break’ exercises from the Leader’s Toolkit.

## TELL

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We have one activity remaining. An important part of caregiving that is often forgotten is YOU, the caregiver. You need to take care of yourself.

Ask participants:

- What do you do for you?



- Discuss the answer to this question briefly.

### ACTIVITY 3

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- Lead the participants in the 'Take a Break' exercise you have chosen.
- Impress on the participants that it is important for them to do something for themselves each day. Ensure they understand the "Take a Break" card. Review with them several times and ask questions to ensure understanding.

### SUMMARY

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Remember that you have courage, strength, compassion, power and wisdom. Thank you for your participation. You've been a great audience. Please complete the Feedback Sheet. I welcome your comments and appreciate your interest. I wish you the best in your efforts to care for your family member. If you have additional questions or concerns, I would be happy to talk with you following this presentation.

## REFERENCES

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